

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Applicant	:	Ganesan, et al.		
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Title	:	Electronic Bill Presentment Via a Wide Area Communications Network		
Art Unit	:	3694		
Examiner	:	Brian E. Fertig		
Docket No.	:	23952-0018		
Customer No.	:	72386		

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**SUBMISSION OF INFORMATION DISCLOSURE STATEMENT**

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**VIA EFS-WEB**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

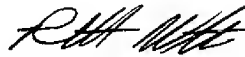
The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office action after the filing of a Request for Continued Examination under 37 C.F.R. § 1.114. Thus, no fees are believed due. However, if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,



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Rhett S. White  
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**Date: October 16, 2008**

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